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**REPORT**  
ON THE  
**EMBROIDERY INDUSTRY**  
**IN KASHMIR**

BY  
P. N. CHAK'J,  
PROFESSOR OF ECONOMICS,  
*S. P. College, Srinagar.*



ISSUED BY THE  
Department of Industries & Commerce.

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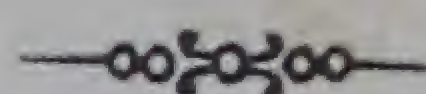


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# REPORT

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## PREFACE.

Embroidery industry, one of the oldest artcrafts of Kashmir, enjoys an important place in the economic life of the country. An enquiry into the industry was instituted by the Government some-time back. The following pages contain the result of the enquiry.

Material for the enquiry was collected by Mr. A. R. Khan and the undersigned. The undersigned has also drawn to some extent on the manuscript Report on the "Embroidery Industry in Kashmir" prepared by Mr. S. L. Tiku. My thanks are due to Mr. M. G. Kotibhaskar, M.A., M.Sc., Tech. A. M. I. Chem. E., Director of Industries and Commerce and Prof. R. K. Bhan, M.A. for their guidance and valuable help in the conduct of the enquiry.

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# REPORT

## CHAPTER I.

### INTRODUCTORY.

Kashmir, the lovely spot of India in climate and natural beauty is still more fortunate in the artistic talent and handicraftsmanship of her people. For centuries, the people of Kashmir have been pursuing their arts and crafts, encouraged and patronized by her rulers. Kashmir consequently became known all over the world, as much for her artistic products as for her salubrious climate. The French, the American and the English came to possess a special taste for the shawls, carpets, articles of carved furniture, etc., of Kashmir. Such was the charm of design and form of Kashmir goods, that it imparted to them an individuality long dead in the standardized goods of a machine-age. Embroidery is one of these art crafts.

Embroidery in general is the art of working on designs drawn on fabrics of cotton, silk, pashmina, wool or raffal with threads of different kinds and qualities. It is mainly the work of the designer and the artisan who exercises his fingers with skill and care on the designs. One is as important as the other.

Embroidery industry is as old as shawl industry. The shawls of Kashmir were considered to be the most valuable of Kashmir products and were in great demand in Europe especially in France. One of the finest types of shawls was the 'Cannie Shawl'. The Cannie shawl was not woven on the loom, but was woven with hands, with the help of small bamboo pieces. As the shawl was woven, the weaver wove designs into the cloth produced, so that when the shawl was ready which generally had very small breadth, it contained throughout its surface, the outlines of a design. The work of the embroiderer then began. He developed the design and worked on it.

The shawl industry received a serious shock by the defeat of France in the Franco-Prussian war of 1870. The embroidery trade also, which then consisted of work on cannie shawls, only, received a set back. It was many years after, during the reign of Sikh and Dogra rulers, that embroidery industry was revived by the great demand that arose for decorated horse-saddles, cushions and shamianas. At the same time the Taluqdars of U. P. and the landlords of Bengal made a demand for embroidered shawls of a variety different from the one that was being produced. In response to this demand, a new line of work was started. The designs were no longer woven along with the fabric but after the fabric was



manufactured on the loom, the design was drawn on it, to be worked upon by the embroiderer. This kind of embroidery is known as 'Amli work' as distinguished from the work done on the 'Cannie' shawl which was known as 'Dastkari'. Amli embroidery is thus work done on a design drawn or printed on a fabric. Such work possesses some other characteristics which differentiate it from the other categories of embroidery, such as Sowzni and Jalakdozi. The special features of each class of work will be discussed later on. It may suffice to mention here that after the Dastkari type of work, the industry evolved various classes of work which are:—

1. Amli.
2. Sowzni.
3. Jalakdozi.
4. Chikindozi and
5. Latha-cam.

These classes include many other sub-types which will be discussed later.

Embroidery industry has thus made fairly good progress during the last hundred years or so. Its importance in the economic life of the country cannot be exaggerated. This is substantiated by the fact that 4145 workers are at present employed in the industry. When we add the number of those dependent on these workers, the total number of persons supported by the industry comes to 11,000 or more. An accurate and more or less thorough study of the problems of this industry, is necessary with a view to make it hold its own against competition which the industry has begun to meet from Japan. Japanese shawls with machine embroidery are making rapid headway in the Punjab and United Provinces. They are preferred on account of their cheapness, and the ease with which plain dhoties can be washed or re-dyed, after the laces are removed temporarily. The Embroidery industry in Kashmir has however possibilities of development, if organization and finance are set on a better footing. For the competition of machine-made goods can leave us still in possession of a monopoly in the making of goods of special quality and design.



## CHAPTER II.

### LOCALIZATION OF THE INDUSTRY.

Srinagar is the centre of the industry. This is so with all forms of embroidery work. Families living in particular localities of the city have been in the trade for generations. There is however a tendency for some branches of the work to be shifted to the country side.

The reasons for the localization of the industry in Srinagar are as follows :—

- (i) Patronage of the rulers and rich classes of people residing in the city.
- (ii) Easy means of transport and advantages of posts and telegraphs etc.
- (iii) In the early stages of the industry, the large number of visitors to Kashmir in summer must have supplied the market for embroidered goods. Even now the amount of demand of such visitors in Srinagar is not inconsiderable.
- (iv) The villager could not find it possible to pursue any occupation other than agriculture on account of the occasional calls made on him by the Government enforcing compulsory labour. The city-dweller was not generally put to labour.
- (v) Raw material such as woven fabrics, woollen, silk, and cotton, yarn, dyes, etc., could be easily purchased in Srinagar.
- (vi) Chances for any kind of organization, however crude were very few in villages. Moreover capital could not be forthcoming in villages from villagers themselves for the financing of the industry. In cities chances both for organization and finance were far greater.

### DECENTRALIZATION.

As has been said, villagers have begun to take to embroidery. This has brought down the cost of production. This tendency is perceptible largely in the case of inferior work. There are dealers



in Srinagar, the most important of them being Mr. Ghulam Nabi Chicken, who has begun to advance funds and material to villagers for a particular kind of embroidery, known as ordinary 'topa' work. 'Topa' work is done almost exclusively on raffal shawls of 3 to 4 yards length. These shawls are meant for export generally to Amritsar. Importance of this type of ordinary embroidery work will be judged when it is observed that over 4000 shawls are embroidered upon in a month in the villages of Magam, Zadibal, Savura, Shalimar and Ganderbal to name only some of these villages.

The movement of the industry to the country side hit the city workers. There was a fall in prices, brought about by a reduction in the costs of goods made in villages. Low prices left a very small margin of profit to the dealers, and caused the wages of workers to fall. The reduction in costs was inevitable as in the case of such agriculturists as took up this work as a subsidiary occupation, any wages were welcome, and those who began to depend solely on embroidery, were satisfied with lower wages than those acceptable to the city workers, on account of their lower standard of living, and lower prices for the ordinary necessities of their life.

The entry of villagers into the industry has not however been without some advantages. The city workers adopted a line of self defence and gave up inferior types of embroidery, in which the competition of villagers was most harmful, and took to finer types of work, the most important of them being the sowzni embroidery. In this field, the city workers retain exclusive control.

Decentralization as a recent tendency in the industry has thus brought about relief to the agriculturist, by offering him an additional "string to his bow," and has improved the quality of work produced by the city worker.

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## CHAPTER III.

### CLASSIFICATION.

Classification of embroidery is difficult. The classes of work are many, and it is difficult to demarcate one from the other. It is not easy to lay down any definite principle which could be helpful in distinguishing one type of work from the other. No classification can accordingly claim to be perfect in the sense that different classes of work bear nothing common with each other. In fact, in the classification given below, it will not be difficult to mark that some types bear features so far common, that they almost shade into each other.

In an attempt to bring out the different types of embroidery two plans suggest themselves. Embroidery is work done on some fabric. Both the work which consists of working a design by the application of stitches and the cloth, may be of varying qualities. The stitches may be very fine, or very crude. The cloth may be of superior stuff or it may be ordinary coarse cloth. If the quality of the cloth is taken as the basis, the same cloth is sometimes found to be used in more than one class of work. To anticipate the classification a little, it may be observed that pashmina is used in *sowzni*-embroidery and also in *chikendozi* work. Instances could be multiplied to show that whereas cloth used does not help in understanding the different kinds of work produced in the industry, the quality of work, that is the nature of stitches applied on the design, will give a more correct idea of the same, as it does not suffer from the same disadvantage. The art of embroidery lies in the finger tips of the worker. The superiority or otherwise, of an embroidered stuff can accordingly be better judged, when we take note of the work done by the worker than when we take into consideration the quality of the cloth. It appears that the quality of the cloth may be altogether foreign to the nature of the work, though fine needle work done on a superior quality cloth will be valued more than work done on coarse stuff. Taking the quality of work then as the basis of our classification, we get broadly the following classes of work done in the industry. The classes are given in order of the fineness of the stitches applied :—

1. *Sowzni*.
2. *Amli*.
3. *Chikindozi*.
4. *Jalikdozi*.

I. *Sowzni*—means needle work. It is work done with the help of a needle, on Pashmina cloth, by Pashmina and silk threads. In “*Asli-Sowzni*” Pashmina thread is exclusively used. Evidently,



Sowzni work is allied to the Pashmina shawl industry. It is on shawls that the work is generally done. A shawl may be embroidered or plain. In the former case it may have two embroidered borders on its short sides. The shawl will then be known as *Hashia Dar shawl*. The dimensions of the border vary. The border is of the smallest width in the *Hashia Dar shawl*. It is 9" wide in the case of a *Pala Dar shawl*. The central portion of the shawl may also bear some embroidery. The shawl is then known as *Pur-matan shawl*. Embroidery on all these shawls is Sowzni and may be done either on one or both sides of the shawl. Embroidery on one side only is known as *Ekk-Rukha*, while that on both sides is called *Du Rukha*.

Sowzni work represents the finest work of the artisan. Sowzni embroidery can be further divided thus :—

*Kalam-Kar* is very fine embroidery done on a design, looking like a pen. Hence the name.

*Zamindar or Zamin Baksh*.—In this case the whole of the fabric is covered by embroidery.

*Jali-Dar*.—In this type of Sowzni work the nature of the stitches is such, that it produces minute pits and holes, giving to the whole piece the appearance of a net.

*Topa-Sowzni* is the most common type of embroidery. Very fine work may be done in this class, or the very crudest. The work is done on Pashmina cloth, and also on silk.

II. *Amli* work originally meant all work done on designs drawn on fabrics as against embroidery done on designs woven with the cloth. *Amli* work now stands for embroidery done on raffle fabrics in silk and raffle yarns. Articles are usually embroidered on one side, and on both sides only when such work is specially demanded. Cheap embroideries of this kind appeared just before the Great War. *Amli* embroidery is proving to be a strong rival to the Sowzni trade.

Mention may be made here of "the latha-cam embroidery which consists of stitches of the same quality as those used in " *Amli Embroidery* " but is work done generally on "long cloth."

III. *Chikin-dози* is work much inferior to Sowzni and *Amli* embroidery. It was introduced a hundred years ago, and was done in woollen yarn only. During the time of His Late Highness Maharaja Ranbir Singh Bahadur it prospered and silk, pashmina and gold threads were employed. Crude satin stitches were applied on garments such as coats, frocks, pherans and head-gear of Kashmiri ladies. Bedecked articles of dress such as these are almost out of fashion now, though head-gear of Kashmiri Pandit ladies offers



some field of work. Chikindoze have however taken up work in two different lines. In the first place, stitches in gold thread are applied on pashmina and silk. Such stitches are somewhat superior in quality. This work is known as Tila-work. Tila work is commonly found on pashmina, raffle and silk sarees. Silk thread strong and twisted may be used in work done on caps, and golf coats. This type of chikin-dozi is known as "Doori embroidery."

IV. *Jalak-dozi*, the most inferior embroidery consists of work done generally in woollen yarn, on such coarse goods, as namdas, cushions, table-covers and door curtains.



## CHAPTER IV.

### PRODUCTION.

The unit of production in the industry, is the small *workshop*. Workers assemble in a workshop, provided by the master workman or the Ustad as he is generally known. The Ustad further provides the necessary raw materials and tools of production. The Ustad may be either the proprietor of the concern, or he might be working on capital provided by a dealer. The dealer in this case is responsible not only for the initiation of production, but goods finally go to him from the Ustad. The dealer has to look to the marketing of the goods. The number of workshops independent of the dealer is very small. The figures given below will give an idea of the same :—

Total number of workshops.	No. of independent workshops.	No. of workshops under dealers.	Percentage of workshops under dealers.
738	98	640	86·7

The figures lead one to the conclusion that the number of independent master workmen is very small. The dealer plays the part of the financier and without having anything to do with the actual process of production pockets the major portion of the profits. What this presence of the dealer in the industry means to the workers who form the bulk of these working in the industry, will be discussed in the following pages of this report.

The number of independent workshops is largest in “Lathacam,” embroidery, possibly owing to the small amount of initial and working capital needed for this kind of work.

Inside the workshop, whether run independently by the master craftsman or not, there are workers including children employed by the master workman or the Ustad. At the head of the workers there is the Ustad. He is the person who comes next in importance to the dealer. In certain respects his work is of a more responsible nature. We shall concern ourselves with workshops run on capital advanced by the dealer.

The material necessary to initiate the process of embroidery in a workshop consists of (i) cloth to form the ground work, (ii) yarns, (iii) dyes (iv) needles. These being the material for all kinds of embroidery, the quality of these, however, varies with different branches of the industry. It will be advisable to discuss the materials necessary for each class separately.



*Sowzni*.—The groundwork fabric consists of “Alwan” plain Pashmina cloth and pieces of pashmina cloth specially woven into suitable lengths for saris, dupattas and shawls, etc. Plain white pashmina cloth is usually of  $1\frac{1}{4}$  yard to  $1\frac{1}{2}$  yard width. It can be had of the finest quality, and is completely of Kashmir yarn and is woven in Kashmir.

Embroidery yarns used upon it, are pashmina and silk threads. Kashmir silk is very sparingly used, being dearer than pashmina yarn and also because it loses its lustre on washing. It is obtained from one or two Ilaqabands, who bid for lots of waste silk at the Government Silk Factory.

Sometimes “Yarkand” silk may be used. Yarkandi silk though inferior in quality to Kashmir silk, is suited to embroidery on account of its lustre. It is purchased from Yarkandi traders who come to Kashmir with their merchandise.

A more inferior variety of silk is imported from Japan. It is used on account of its cheapness, and is said to be responsible for throwing Kashmir embroideries into disfavour, the yarn being very ordinary in quality. To preserve the quality of Kashmir embroideries, it is considered necessary, that high import duties should be levied on Japanese yarn to discourage its import into Kashmir.

*Amli*.—“Raffle” cloth is the fabric on which Amli embroidery is done. Raffle used to be imported from Germany but such imports have been replaced by Japanese Raffle on account of the great difference in the price of the two, Japanese raffle being much cheaper than the German Raffle. Raffle manufactured on power looms in Amritsar from imported yarns, has also come into use. Kashmir Raffle, woven on handloom from foreign yarn is also used by embroiderers, but in very small quantity. It should be a matter for serious consideration of the Government, to encourage Raffle weaving in Kashmir, by levying import duties on foreign Raffle. This would give employment to large numbers of people here, and stop drain of money from the country.

Raffle yarns used for work in Amli embroidery are imported from abroad. Silk yarns are purchased in the same manner, as those for Sowzni work.

*Latha-cam work*.—Long cloth (Latha) from England and in a small degree, Indian latha, zeen and khaddar are the different cloths on which this work is done. Kashmir silk, Japanese and Italian silk are also used.

Silk yarns are of the same quality as those used in Sowzni.

*Chikindozi embroidery* is done on white pashmina cloth, silk,



Raffle and boski cloths. These with the exception of Pashmina cloth are generally imported. Silk yarns and gold thread are used.

In Jalakdozi we have a large variety of fabrics on which the embroiderer applies his needle. He may work on Namdaz (yarkandi), Indian zeen cloth, khaddar, and jute cloth. It is also done on Raffle and woollen garments.

The Jalakdoz will also need yarns for his work, which are in this case exclusively woollen, spun by hand in Kashmir from Kashmir wool. These are very coarse yarns, selling at cheap rates. The Jalakdoz purchases these from sheep-skin dealers, who obtain wool by pulling it out from skins, and get it spun by women locally.

*Dyes.*—We have so far discussed the two most important items of raw material necessary for embroidery, viz., the fabric and the yarns. Next to these, the embroiderer has to get the cloth or the yarn dyed.

Dyeing has been a very old trade with the people of this country. Dyes used were, however, obtained from vegetables. As elsewhere in India, these days have suffered greatly from the competition of brighter synthetic dyes. The vegetable dyes could be obtained after long and laborious process and could not be as appealing to taste, on account of their thin and dull colours, as the new dyes of bright and fast colours. Chemical dyes are now generally used in the industry, though dyes obtained from walnut and pomegranate kernels are also sometimes used to produce particular shades. Vegetable dyes are sometimes used by embroiderers, who want to beat a rival by reducing the cost of production. The injury to the art by the use of such dyes is considerable, since the lustre and tone of an embroidered piece wherein chemical dyes have been used are so conspicuously different from the lustre and appearance of a piece dyed in vegetable dyes. Such traders are responsible for lowering the standard of work. The encouragement of the use of good class dyes deserves the consideration of the Government.

*Appliances of production.*—Kashmir embroidery requires the most simple and inexpensive appliances. These consist of the common sewing needle, and a simple hook like the common "Crochet." It is with these very ordinary tools, that the artisan is able to earn for his work, great fame as a fine product of art-craft.



## CHAPTER V.

### THE PROCESS OF PRODUCTION.

A dealer desiring to get embroidered goods of a particular variety, will purchase cloth of the requisite quality. He will hand it over to the tailor, to have it cut out into suitable pieces. The pieces are then to be sewn. After the tailor, the fabric goes to the dyer. Fast dyeing with high class chemical dyes, requires some experience and skill. It also presupposes a little knowledge of and familiarity with dyes and dyeing processes. It is regrettable that among so many local dyers there is not probably one, who is of the standard type. The result of this handicap is, that the embroidered fabric perhaps loses much of its value, on account of faulty dyeing. Dyeing important as it is, in all textile trades is more so, in embroidery.

Dyeing then is intimately allied to embroidery, and if we want to extend the market for our goods, one of the prerequisite conditions will be the imparting of sound training to dyers in the modern processes of the trade. This can be done by the Government and by dealers in embroidery goods.

*Designing.*—After the fabrics are dyed, they are given to the designers. Like the dyers, the designers form a class by themselves. The class is known by the name “Naqashes”. The Naqash may be said to be the backbone of the embroidery industry, since it is an art-craft and the worker is only working on a design which is the result of the ideas of someone else. The worker, no doubt, exercises skill and care, and his part in making the product look beautiful, is not small. But it is left to the designer to chalk out the outline, which is worked upon by the embroidery. The worker exercises the craft while the designer gives his ideas. What is more, we have great hope in the imaginative faculty of the designer. If the designer produces original designs, embroidery trade will flourish. We need never worry about the market for our goods, if we can make use of the power we have of creating demand. This is possible beyond doubt, if we can improve the quality of our designs.

Designing is not peculiar to this artcraft only. Designers enjoy the same position of importance in carpet, paper machie and wood carving industries. Designers, generally, are said to have fallen on bad times, since there is not the same demand for their work as there was before machinery began to make cheap goods of every variety. Designers are compelled to take to other work than designing. They generally take to dealing in embroidered goods or they might take up work as master workmen. These



designers, however, attend to orders from dealers and Ustads for the supply of designs. There are three methods of designing fabrics :—

(1) Free hand designs on thick paper are drawn. The outline is perforated and the paper spread out on the fabric. Powdered charcoal is then passed through the holes on the fabric below. The outline is only just visible on the cloth, which is then inked.

(2) Designs are drawn in free hand on the fabric itself by a piece of charcoal and then inked.

(3) This is the easiest and the most commonly used method. Wooden blocks standing for particular designs are printed on the fabric.

*Classification of designs.*—Embroidery trade commands probably the largest variety of design in Kashmir. These range from the details of a fine portrait to a bold western design. The following is a rough classification of the designs now in use.

*Kashmir designs.*—These include the “ Chinnar ”, “ Lotus ”, “ the Dal ” “ the Kohsar ”, “ the Haiwan Tarah ” and the “ Shalimar ” designs. There are, designs having the background of Kashmir flowers, trees, mountains, rivers, lakes and birds.

*Persian designs* are highly elaborate and complicated. The colour combination of such designs is far superior to that of the Kashmir designs. Persian designs represent floral phenomena.

*Lassa designs.*—Designs imported from Ladak are characterized by shapes of dragoons ; these designs are mostly employed in Jalakdozi work.

*Designs of western origin* represent the common flowers Iris, Pansy, etc.

In addition to these, some special designs may be introduced by an enterprising dealer who believes in the efficacy of good designs, in winning new customers. Such designs are named after the dealers.

So far as the artistic quality of the designs is concerned there has been gradual deterioration during the last twenty years. In Sowzni trade the standard of designs employed is yet high, while in Amli work on raffle and silk cloth, there has been considerable deterioration. Comparison of some old pieces of exquisite beauty, with those produced now, reveals the great fall in the standard. What is responsible for this, is the loss of patronage which used to be extended to such artcrafts by ruling classes and high class nobility throughout India. Where the chances of a revival lie will be discussed hereafter.

The fabric sewn, dyed, and designed is handed by the dealer to the master workman. The terms of the bargain between the two need not detain us here. The fabric enters the workshop now.



## CHAPTER VI.

### PRODUCTION (CONTINUED)—THE WORKSHOP.

There is nothing in an embroidery workshop to distinguish it from an ordinary dwelling room of a house. No special equipment is necessary. The size of the room is determined by the number of workers to be accommodated, which is 5 on an average. The Ustad who in the dealer system supplies the room, provides it also with mattresses. The workshop may be engaged in Sowzni, Amli, Chikindozi or Jalakdozi work. The total number of working establishments in each of these trades is given below :—

Sowzni	..	..	..	184
Amli	..	..	..	151
Latha Cam	..	..	..	208
Jalakdozi	..	..	..	154
Chikindozi	..	..	..	41

In giving these figures, a fairly large number of workshops properly to be called Chikindozi, has been shown as Sowzni. The number of Chikindozi shops may thus go up to 100, and that of Sowzni workshops fall to about 125. The actual number of workers in workshops of different kinds may be estimated from the following figures :—

Kind of work.		Total number of workers employed.	Average number of workers per workshop.
Sowzni	..	1,071	5·8
Amli	..	591	3·2
Latha Cam	..	1,052	5
Jalakdozi	..	1,227	8
Chikindozi	..	204	5

These figures indicate that the size of the working unit in the Jalakdozi trade is the largest, while that of the Amli workshop is the smallest. The average size of a workshop for embroidery in general, it may be added, consists of 5 workers. The number of workers is smallest in Amli work, possibly because raffle embroidery has largely moved out of the city.

It is interesting to note here that during the years 1920—1930 there were some workshops having sixty or more workers in the Jalakdozi work. These were the days when embroidery trade



was in a highly flourishing state. There are even now workshops with 20 or more workers in almost all lines. There are some bigger workshops, though their number is very small, which are run under the direct supervision of the dealers.

It may be well to conclude that the average sized workshop is a room of small dimensions, having an Ustad and four other workers, including adults and children. So far as the process of embroidery is concerned, it is interesting to note that there is almost no division of labour, in the sense that there is no specialization of functions. The master worker distributes work, which he has received from the dealer among the adult workers. Each worker is employed on the same piece of cloth, working on one part of the design. In so far as this is so, there is absolutely no distinction between the work done by one worker, and that done by another. Each worker tries to get work for himself, with others, when he has grown as skilled as the rest. If he has just entered the trade and is an apprentice, he will be given the easiest part of the work, the rest will be completed by others. In so far as this system prevails, it is perhaps right to observe that the process of production is not divided and each worker has a right to call himself the producer of a piece of embroidery. This is as it should be, for after all, the value of an embroidered good lies mostly in the individual traits of workmanship that it bears.

We pass on to the actual work of embroidery. When a worker is doing Sowzni or Amli work, he is called a Raffgar. A Raffgar was originally one, who in the days of thriving shawl trade in Kashmir, was a respectable artisan concerned only with the repairing of holes and other injuries to the beautiful shawl. He earned a decent living at that. He is now an embroiderer working on shawls, silks and raffles. The Raffgar spreads the fabric over his knee, and with the left hand thumb and fingers moves that part of the cloth which is to be worked upon by the needle which he holds in his right hand. Stitches are applied in much the same way as in hand-sewing. The needle after piercing the fabric is moved onwards, and then drawn out to be applied again.

The Chikindoz holds the fabric flat on the left hand, and the needle in this case, after piercing the fabric is driven towards the worker and then drawn out.

The Tilla Doz belongs to the Chinkindoz class, but applies gold thread stitches with ordinary yarn stitches. A Tilla Doz does Doorri work also, as has already been stated. Doorri work is generally done on caps, in strong silk yarn. The Tilla Doz has thus to use two threads. The gold thread, or the silk thread (for Doorri work) is made into a ball and thrown over the neck. The ordinary thread is put into the eye of the needle which is held in the right hand. The left hand moves the thread from the ball to the point



where the needle stitch is to be applied. At this point the needle picks up the thread of the ball, and a joint stitch is applied.

The Jalak Doz places the fabric on his knee, and his left hand wholly underneath it, holding the yarn. The worker holds the hooked awl in his right hand with the help of which he draws to the face of the fabric the yarn held by the left hand underneath.

The work is thus completed. Washing and pressing mark the final stage, on which the fabric now enters. This is done by a special class of workmen. Washing is done in the ordinary way, but soaps used are generally of superior quality. The washed pieces may then be dyed and tentered on the well-known tentering block. The embroidered portions of the fabric are then pressed with a polished round stone or a mallet. The whole piece is then pressed with a brass iron.

The fabric is then folded, folds being separated by white tissue paper. The folded piece is again pressed. We get the finished embroidered article, ready for the market.

*Possible use of machinery.*—The question may be asked whether it is possible to introduce machinery in the embroidery industry. The answer is plain. Machinery may be used to produce embroideries but that will be at the expense of the artistic quality of the goods. There can be no two opinions on that. It is fortunate that no machinery has so far been invented which could go beyond the production of an ordinary "chain stitch" or a "lock stitch" such as those produced by the Jalak Doz. Colour combination cannot easily be produced by a machine, nor can such high class work be produced, as is turned out, in the Sowzni, Amli and Chikindozi trades.

An attempt was once made, in Srinagar, to produce cheap Raffle embroideries on machinery, but difficulty was soon experienced in the production of superior embroideries, and consequently the use of the machinery was given up. In many towns of the Punjab, and also at Jammu, machinery is employed in gold thread embroidery on silks and satins. The business appears to be profitable for these people, as it is calculated, with an investment of Rs. 400 (cost of the machinery) an independent worker, working for 8 or 10 hours a day, can earn about Rs. 2 a day. That may be as it is. Why we do not advocate the use of machinery in Kashmir embroidery trade, is because of the heavy blow it will deal to this artcraft in which our people have been employed for so many years. Not only that. It will suffer repetition to say, that the mark of distinction between Kashmir products and those made elsewhere should remain, and that distinction is represented by the beauty of form and colour



of our goods, impossible to get, if the industry is mechanized. Our aim and effort should be develop these marks of individuality of our goods. This alone can make possible the growth of this industry.

*Cost of Production.*—Exact determination of the cost of production of embroidered goods is beset with difficulties. These arise mainly on account of the lack of adequate organization in the industry. To a smaller degree, the absence of proper record of accounts in workshops, is also responsible for the difficulty experienced. Attempts have been made to frame as accurate an estimate of the costs as possible.

The cost of production of an embroidered piece varies with different kinds of work done. Thus if a shawl is completely covered with embroidery, as in the case of Jamawar shawl, the cost of the cloth and the wages of embroiderers are very high. The cost of Jalakdozi goods is very low. The costs thus include in the first instance, the cost of the cloth and yarn, and then dyeing charges, designing charges, and wages. A few specific cases of Sowzni embroidery and other kinds of work are given below :—

*Sowzni (Jamawar).*

		Rs.	A.	P.
(a)	Cost of a fine Pashmina piece $3\frac{1}{4} \times 1\frac{1}{4}$ yds. ..	35	0	0
(b)	Dyeing charges .. ..	0	8	0
(c)	Designing charges .. ..	5	0	0
(d)	Wages and cost of threads .. ..	70	0	0
(e)	Washing .. ..	0	8	0
		<hr/>		
		111	0	0
		<hr/>		

*Sowzni (ordinary on a Pashmina saree)*

(a)	Cost of Pashmina $7 \times 1\frac{1}{2}$ yards. ..	50	0	0
(b)	Dyeing charges .. ..	0	12	0
(c)	Designing charges .. ..	0	12	0
(d)	Wages and cost of threads .. ..	50	0	0
		<hr/>		
	Total ..	101	8	0
		<hr/>		

*Amlī work on a raffle shawl.*

(a)	Cost of Raffle cloth $3 \times 1\frac{1}{2}$ yds. ..	4	2	0
(b)	Dyeing charges .. ..	0	2	0
(c)	Designing charges .. ..	0	1	0
(d)	Laces on two long borders .. ..	0	1	0
(e)	Wages .. ..	2	0	0
		<hr/>		
		6	6	0
		<hr/>		



Cost of a (Raffle saree) with Amli work done upon it will come to Rs. 14—4—0.

Chikinduzi work includes Tila duzi, Doori work, and chabee work. "Tiladuzi" is generally done on sarees and shawls and Kashmiri Phirans. "Doori" work is done on Pashmina chogas, golf and Rumals and caps. "Chabee" work is done on sarees and shawls. We shall take one article of each of these embroideries, to find out its cost of production.

*Tila work on a Pashmina shawl, 3'—1½'.*

			Rs.	A.	P
Cloth	..	..	15	0	0
Gold thread 12 tolas	..	..	10	8	0
Wages Dyeing	..	..	16	8	0
Charges Designing	..	..	0	8	0
Charges	..	..	0	8	0
			<hr/>		
			43	0	0
			<hr/>		

*Doori work on a golf coat on Raffle.*

Cloth 2 yards	..	..	2	4	0
Tailoring charges	..	..	0	12	0
Thread	..	..	2	8	0
Designing	..	..	0	12	0
Wages	..	..	11	4	0
Washing	..	..	0	4	0
			<hr/>		
			17	12	0
			<hr/>		

*Chabee work on a saree.*

Cloth 1½'—6¼' (Borkhi)	..	..	6	4	0
Wages and thread	..	..	6	0	0
Dyeing	..	..	0	4	0
Washing	..	..	0	4	0
			<hr/>		
			12	12	0
			<hr/>		

In the case of Jalakduzi embroidery, we shall only take the cost of production of work done on a Namda. Though Jalakduzi is done on several other fabrics Namda Jalakduzi is one of the most important branches of this class of work.

Cost of Namda (Yarkandi)	..	..	4	0	0
Wages and yarn	..	..	1	2	0
(including dyeing and designing.)			<hr/>		
			5	2	0
			<hr/>		



More detailed information about other embroidered fabrics will be found in the appendix. The analysis of the costs as given above includes the cost of the cloth on which work is done. This has been done to get an idea of the capital invested by the dealers in workshops and also to know the amount required by a dependent master worker to become independent of the dealer. As will be shown hereafter, the dealer takes such a disproportionate share of the proceeds, that the most serious problem of the industry is to find out new methods of finance, if the master worker at least, is to be pulled out of the miserable plight, in which he happens to be placed at present. The figures in the case of certain embroideries, include charges on account of thread and wages under one head. The two will be separated when we discuss wages of workers. Then again it is evident from the figures that wages are the highest in the Sowzni branch of the industry and lowest in Jalakdozi.

These items of the cost of production do not however make mention of many other expenses incurred by the dealer. The dealer has to pay rent for his shop and warehouse, he has to keep an establishment and has to pay interest on the capital invested. Then again the bulk of the embroideries is exported. Transport charges, packing expenses and many miscellaneous expenses, have to be reckoned before an accurate idea of the expenses of production of embroideries can be obtained. This has been found to be rather difficult. Additions have however been made, which will be discussed when we study the sale prices of these goods. As these expenses form an extremely small fraction of the total costs, the absence of accurate calculation should not disturb our general conclusions.

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## CHAPTER VII.

### THE CAPITAL INVESTED AND THE VOLUME OF PRODUCTION.

The workshops, as we have seen, may be run on a proprietary basis by a master craftsman, who is both the capitalist and the entrepreneur. The workshop may be dependent on the orders of a dealer, who supplies raw material, pays wages and takes away the final product. Workshops of the first type are very small in number. The number of such workshops is 98, out of a total number of 738 workshops. The rest of the shops are in the hands of dealers or merchants. These dealers may be classed as under:—

1. Local dealers.
2. Dealers living in Amritsar, working through agents in Srinagar.
3. Punjabee dealers residing in Srinagar.
4. European dealers living in Srinagar.

The rôle of the dealer in the industry is an all important one. He is the financier, the capitalist who is responsible for keeping the workshops going. He undertakes the risk of losing his capital. Some time must elapse between the initiation of the process of production and the sale of the product. He markets the goods. What capital does he invest? The initial capital for promoting a workshop is not much. There are practically no fixed assets to be established. They consist of ordinary needles and awls. There is a workshop and any room on a nominal rent of a rupee per month will do. There is accordingly no money required for the replacement or repairing of tools and implements. The capital that is wanted is working capital which is to be spent on raw material, cloth, and yarn and the payment of wages to the workers. The working capital required for any kind of embroidery workshop is as will be clear from a study of the figures given below, not much. The question naturally arises, why should the number of independent workshops be so small? This is partly due to the lack of ambition, thriftlessness and the poverty of an ordinary embroiderer. He is, unable to lay by amount, out of his wages, even a small. The artisan generally has a large family to maintain. His wages hardly enable him to keep his head out of water. Most of them are in debt. Add to this, his attitude of contentment with his lot and absence of hope and initiative. This forms but a partial reason for the very small number of independent master workmen. By far the most important reason, is to be found in the utter helplessness which a Kashmiri worker feels in selling the goods. The market is too far away from him. If he is to remain in the trade, he must accept work from another person, who may, to the knowledge of the master workman, consume the major part of the profit, but has



the advantage of knowing where and how to sell the goods. The problem becomes a little complicated, when it is learnt that the master workman does a bit of the work of a capitalist too. He does so, when he advances wages to the workers under him. We shall have occasion to dwell on it in detail later. Here it may be remarked that the master workman gets only cloth from the dealer. He has to employ labour. He pays an advance to the extent of Rs. 25 generally to the workers. This we are told is done, when the worker has not produced any work at all. If the master workman wants to be sure of his men, he must keep a hand over them. Advance of wages is the only method he has found. The point then is, that the master workman, though financed by the dealer, puts in some money of his own, which he gets back, when he hands over the embroidered fabric to the dealer. The dealer pays the amount of wages to the master workman, due to him for the work done, when the work is finished. It should be easy to raise the masterworkman to the status of an independent worker if a little assistance is offered to him, not so much in the supply of capital as in the selling of his goods.

The condition of the master workman and the workers is worsened by the presence in the industry of a number of firms not belonging to the State, particularly those living outside the State. It has been found that the industry is largely financed by such firms at present. Besides the drain of money which it involves, there is a consensus of opinion among the workers, that such dealers do not treat them, in the matter of wages and other conveniences, as local dealers used to do in the past. They think that there has been a tendency for the wages to fall, as these firms entered the industry. The increase in the number of such dealers during the past twenty years is due to the ease, with which on account of better resources they can purchase cloth in big lots, and can thereby effect some economy in the costs. Then again, these dealers have far better marketing facilities, since Amritsar to which most of these firms belong is the distributing centre of our embroidered goods.

There are however some firms, dealing in embroideries such as Messrs. Pillay and Co., and Mr. Hadow's firm, which are said to be more generous in their attitude towards the workers. It is said that wages have been increased by these firms from time to time.

The presence of outside agencies in the industry should not perhaps be inconsistent with a policy of developing the industry and trade of Kashmir in the interests of the people of this place, if besides making these firms adopt a more solicitous and generous attitude towards workers, we make a strong effort to increase the number of local dealers, and raise steadily, enterprising master



The following figures will give an idea of the capital invested in the industry at present, together with the amount necessary for starting a workshop. The total volume of production is also given :—

Kind of work.	No. of workshops	Capital invested in rupees.	Average capital per workshop in rupees.				Value of goods produced in a year in rupees
			Rs.	Rs.	A.	P.	Rs.
Sowzni ..	184	35,806	194	9	0		1,38,763
Amli ..	151	12,236	81	0	0		70,374
Amli .. (latha-cam)	208	58,606	281	12	0		1,86,555
Jalakdozi ..	154	36,405	236	6	0		2,20,341
Tiladozi ..	41	2,805	68	6	0		16,539
Total ..	738	1,45,858					6,32,572

An amount of about a lakh and a half rupees is invested in the industry. These figures relate only to the city of Srinagar. As has been said before, much of this capital represents working capital. The only explanation of the large amount of capital invested in Latha-cam and Jalakdozi embroidery is that large stocks of goods are kept by the dealers. In Sowzni and Tiladozi embroidery the nature of the work is such, that unless there is a definite order, or the dealer is sure of being able to sell the product immediately after it is ready, the work will not be undertaken. That counts also for the smaller number of workshops in the two trades, in Tiladozi particularly. In Jalakdozi and Latha-cam, the cost of the raw material is very small and the dealer is sure that the goods produced are in general demand. The sales however do not keep pace with the production effected, hence the presence of large stocks.



## CHAPTER VIII.

### MARKETING.

Goods are marketed by (1) dealers living outside the State, (2) local dealers, (3) independent master workmen, (4) agents of foreign companies in Srinagar.

Dealers living outside the State have their agents in Srinagar, who transact business with the master workman on their behalf. These agents, despatch goods to their head offices when these are received from the master workers. The dealers look to the sale of the goods, through their selling branches in some of the important cities of India.

Some local dealers own shops in Calcutta, Delhi and Amritsar. Some of them open seasonal shops in important towns of the Punjab, United Provinces and Bengal. Local dealers depend also on effecting sales in Srinagar at the Government Exhibition. There are some shops in Srinagar which sell embroidered goods. They purchase them from local dealers. Local dealers may again send goods by postal parcel to purchasers in India, against orders got from them, during their visit to Kashmir in summer.

Independent master workman may sell his goods to a business man who owns a shop in Srinagar and sells such goods. He may move about hawking his goods in summer. He has no organized way of selling. It is just getting a purchaser. There is very little possibility for him to get into touch with the market outside Kashmir and even in Srinagar he does not know at what price such goods are sold by others. The outside market is reserved for the dealer living outside the State and for foreign companies working through their agents.

Messrs. Pillay and Co., Mr. Hadow and Mr. Achamba Lal are some of the agents of foreign companies conducting business in embroideries with foreign countries like England, America and France. These agents deal only in the purchase of goods from local dealers and other manufacturers. They do not, like the dealers, take any part in the financing of the trade.

England, France and America have a demand for the following embroideries :—Namdas, articles for horse-saddlery, short coats, tapestry work introduced recently by Mr. Hadow's firm, silken bed covers and curtains. Bengal, Bihar and Orissa are the largest consumers of our fine Pashmina sarees, blouses and shawls. Hindus in other parts of India value the possession of a saree or



two of Pashmina : Silk and Boski jumpers, dupattas and raffle shawls are mainly exported to the Punjab. Articles of common use, such as raffle, cotton or even silken table cloths, handkerchiefs, bed covers, pillow covers, etc., are purchased by all classes of people in India. They may be purchased even by people here. The amount of local consumption of Kashmir embroideries is insignificant. The demand for fine embroideries comes from India, and that for crude work from foreign countries. As goods are sold outside Kashmir, it is worth while to study the system of transport by which goods are exported. Kashmir is connected with the outside world by two mountain roads, the J. V. road and the Banihal cart road. The former joins Srinagar to Rawalpindi and the Banihal cart road connects Srinagar with the Railway station at Jammu. Goods to be exported are handed to local forwarding and commission agents or to the North-Western Railway out-agency. A receipt is obtained from them. The exporter sends the receipt to the importer. The forwarding agents undertake to deliver the goods at any railway station in India. The cost of transport, coolie charges at different stations are charged by the agents. The transport charges from Srinagar to Rawalpindi for one maund of embroidered goods, have been calculated to come to Rs. 2-8-0. It is alleged by traders, that heavy transport expenses are a considerable handicap in their export business. This freight is higher than freight payable on goods from Rawalpindi to Karachi.

*Customs Duties.*—There is no export duty levied on embroideries. Goods when exported are marked and initialled by the Customs officers. An export certificate is then given to the exporter. This is done to provide facility to the exporter in importing such portions of his exports, as he is not able to sell. The goods left unsold must however be imported within one year of their export from Kashmir. Traders would like some simpler method of supplying certificates than the one in force at present, which they consider complicated. The Customs department has to protect itself against fraud but as Kashmir embroideries can easily be distinguished from such work done anywhere else, it may not be very difficult to introduce a simpler method.

The Government levies import duties on all raw material used in the industry. There are high duties on Boski, silk and raffle cloth and on yarn of all kinds. Duties are also levied on dyes. Duty on cloth is the highest being 50% on Boski and silk cloth from Japan, Italy and France and 25% on English Raffle cloth.

In the case of a fabric imported for embroidery work, Government allows a refund of the import duty paid, if the fabric is exported within a period of 15 days from the date of its import into the State. One readily agrees with the traders, when they say that the time limit reduces the concession to nullity. The period of



fifteen days is certainly too short a period of time to enable the dealers to get the goods prepared. In the interests of trade, it is more than necessary that the Government should extend the time limit, so as to enable the dealers to make adequate use of the concession.

It has been said before that raffle cloth is woven on hand-looms in Srinagar too. But the volume of production is very small. With a view to encouraging raffle manufacture on the hand loom in Srinagar, it was suggested that high import duties should be levied on foreign raffle and the duty on raffle yarn be reduced. The suggestion however is to be judged from the point of view of its utility not only to the raffle weavers but to embroiderers using raffle. Cheap raffle embroideries of Kashmir are meeting a serious competition from the foreign machine-made embroideries. It is evident also that the wages of workers engaged in this work have been falling of late. The difficulties of the trade are increased by the heavy duty of 25% on raffle. The raffle embroidery trade may receive sufficient help, if as has been suggested above, the time limit subject to which refund of import duty on cloth exported is given, is extended. The trade may likewise stand to gain, if local raffle is obtainable, on the same rates as foreign raffle. This will have the additional advantage of affording stimulus to raffle weaving. But it is difficult to believe in the first place, that raffle even with a reduced duty on foreign yarn, can be sold at the same price as foreign raffle. Raffle woven on the hand loom will be either too fine or too coarse, and it is just the cloth of the average quality which is required for purposes of embroidery. In the third place the number of hand looms on which raffle is woven is so small, that there will have to be a considerable increase in it, before all the requirements of the embroidery trade will be met. Whether therefore, embroidery industry—work on raffle particularly—should be helped in the form of an easy and general payment of refund on exported fabrics which would be as useful to embroidery as an abolition of the import duty on cloth, or a high duty be levied on foreign raffle and that on raffle yarn reduced, is a problem which deserves the consideration of the Government.

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## CHAPTER IX.

### THE MASTER-WORKER, WORKER AND THE DEALER.

The importance of the dealer in the industry is now obvious. He finances the master workmen and in so far as he does so, he is responsible for initiating production. The number of independent master workmen is as has been noted already, negligibly small. The following figures give an idea of the fact that without the dealer, the production of embroidered goods will receive a serious set-back.

Kind of work.	No. of master workers financed by the dealer.	No. of master workers running their own business.	No. of workers in class 2.	No. of workers in class 3.
Sowzni ..	159	25	922	149
Amli ..	149	2	560	8
Latha-cam ..	160	48	800	240
Jalakdozi ..	136	18	1088	144
Chikindozi ..	36	5	180	25

We know that the dealer does not advance money to the workers but fabrics and on getting the cloth back, he pays wages to them. We cannot call him an entrepreneur in the modern sense of that term, since though he initiates production he is not responsible for co-ordinating the different factors of production. That is the work of the master worker. But as he is the owner of the finished products, it is his business to look to its sale. It is only after the embroidered fabric has been sold, that he gets his money back. Thus, though he does not come in anywhere in the actual process of work, he involves himself in risk, by undertaking to start production and find a market for the goods. It is our purpose to find out in this chapter, the share of the proceeds of the sales, taken by the dealer. That can be estimated after the sale prices of goods whose cost of production has already been given above, is found. There is no organized market for embroideries in the economic sense of the term. It cannot be said that the producers, much less the purchasers are in competition with each other. There are accordingly different prices for the same goods at which these may be



• sold to different purchasers. Prices may vary again for the same goods from shop to shop. This tendency to uncertainty in prices, is marked in the case of goods sold by hawkers. Prices are more or less fixed for embroidered goods sold by established firms and agencies. In any case the only regulating factor is the cost of production, below which the price of an embroidered fabric will not fall. A hawker may sometimes even sell at such a price or he may sometimes get a price much higher than the cost of production. Beyond the point fixed by the cost of production actual price will be determined by the amount of demand.

#### SOWZNI.

*Jama work on a Pashmina piece.*

Cost of production Rs. 211; sale price from Rs. 250 to Rs. 300.

*Sowzni work on a Pashmina saree.*

Cost of production Rs. 101-8-0; sale price from Rs. 120 to Rs. 150.

#### AMLI.

*Ordinary Amlī work on a raffle shawl.*

Cost of production Rs. 6-6-0; sale price from 7-8-0 to Rs. 8.

*Work on raffle sarees.*

Cost of production Rs. 14-4-0; sale price Rs. 15 to Rs. 20.

*Chikindozi.*

*Tila work on pashmina shawl.*

Cost of production Rs. 43 sale price from Rs. 43 to Rs. 54.

*Dooree work on golf coats.*

Cost of production Rs. 17-12-0; sale price from Rs. 23 to Rs. 25.

*Chabee work on saree.*

Cost of production Rs. 12-12-0; sale price from Rs. 14 to Rs. 16.

*Jalakdozi.*

*Work on Namda.*

Cost of production Rs. 5-2-0 sale price from Rs. 5-4-0 to Rs. 6.

From this analysis, it is easy to form an approximate estimate of the earnings of the dealer. Before doing so, addition has to be



made to costs, on account of transport and other expenses incurred by the dealer. The cost of transport, and coolie charges on one maund of embroideries from Srinagar to Rawalpindi has been calculated to be Rs. 3-1-6. One maund of this load contains from 70 to 90 shawls and sarees of Pashmina or raffle. Re. 0-4-0 may be added per article to meet these charges not only up to Rawalpindi but to any station in Northern India. A dealer incurs, as has been said several other expenses such as the rent of the building and the cost of establishment, etc. But as will be shown later, he makes a deduction from the total wages earned by a workmaster towards such expenses. We need not therefore take such expenses into account.

The dealer will thus be found to be making inordinately high profits, if his earnings can be called profits. He makes from 15 to 25% profits in sowzni work, more than 20% in amli work, from 15 to 20% in chikindozi, from 10 to 12 % in namda embroidery. These estimates can hardly be expected to be accurate. It can however be safely stated,—a fact agreed to by most of those working in the industry, that profits are the highest in sowzni work, and lowest in amli work.

These are the high returns that the dealer gets on the capital he invests in the trade.

*The Master Worker.*—In an attempt to understand the position of the master worker vis-a-vis the dealer and the worker, it is necessary to remember, that he performs three functions. He is a capitalist, an organiser and a worker.

*Master worker and the dealer*—The master worker gets wages from the dealer, by the piece. From long custom the wages payable for work done on a piece of cloth, are fixed. When the work is finished, only then can the master worker claim wages, from the dealer. These wages he shares with workers who help him in his work. Besides his wages, he has the privilege of being an "Ustad". He has advanced money to the workers, and supervised their work. He makes deduction therefore, from the wages earned by the workers, known as "Kasri". Kasri is a very small contribution which workers have to make towards the purse of their master. This is however not the only deduction made from their wages. Yarn, we know, is not supplied by the dealer. The master worker supplies yarn. The worker has to pay something towards the cost of yarn. The master worker is unscrupulous enough to charge him just a little more than what he actually spends on the yarn. This amount along with "Kasri" constitutes the difference in wages earned by a master worker and those earned by a worker. The difference is not much and is but a poor reward to the dealer for all that he does in addition to his work as an ordinary embroiderer. What his wages actually come to cannot be ascertained, without discussing the wages of workers, because the two are interconnected.



*Workers.*—The total number of workers (excluding master workers) is 3407. They are distributed in different branches of the industry. Their number is the highest in Jalakduzi trade and lowest in Tila duzi. They are drawn mostly from the city. The class of embroiderers is fixed and permanent. The class is permanent in the sense, that most of the workers pursue the occupation as the only source of their living. They acquire skill after passing through a period of apprenticeship, which they stand to lose if they take to some other work. A more important factor is the hold which the master workers keep over the workers. The master worker is very anxious to be sure of his workers. In the first place, he wants to have workers possessing a fair amount of skill and then if he is to earn wages which are paid only for a completed piece of work, he must have permanent workers who will help him in finishing the work as soon as possible. To achieve this end, he pays an advance of money to the workers, as soon as they take up work under him. He enters into an agreement with them the worker undertaking to earn the wages paid to him in advance.

*The system of training.*—There is the old method of apprenticing the boy to a master worker. The workshop of the master is the training school, where the boy-apprentice is taught in the first instance to learn the handling of the needle. In a few months' time, his hand becomes steady and he is asked to apply stitches on rough outlines drawn on coarse cloth. It takes a couple of years for the boy to learn this. In the meantime, some wages are paid to him at the rate of 0-0-6 to 0-1-0 per day. The apprentice is then put on better work, such as applying of finer stitches on regular designs. Now the boy has put 3 to 5 years work in the workshop as an apprentice. He thinks he can now take up work, as an independent worker.

*Conditions of employment.*—As the number of workshops having more than ten workers is very small, the room where the worker plies his needle from day to day is perhaps worse than an ordinary factory room from the point of view of ventilation, cleanliness and equipment. A master worker either assembles the workers in a room of his own house, or rents one for the purpose. In either case the room is very poor in ventilation. Ordinary mattresses are the only articles of furniture. Where the workshop is big or is under the direct control of a dealer, which is rare, the workers enjoy better ventilation and cleanliness in the rooms.

*Hours of work.*—As the wages are paid by the piece, it is in the interests of the workers to work as long as they can. In fact the idea of a reduction in the number of hours of work, never strikes them. It is usual for the workers to start work at 8 o'clock in the morning and stop at 8 o'clock in the evening during summer months, with an interval of one or two hours' duration for the noon-day meal. In winter, work starts later, but some workers continue working up to 9 or 10 o'clock in the night, with two or



three hours interval for the two meals. In any case, the hours of work are not less than 10 hours a day.

Friday is an off-day for workers in all trades in Kashmir. In addition to this holiday, they get some more off days on important festivals. During the spring season, or on some occasions, when an important fair is held outside the city, the workers may move out on an excursion and thus remain away from their work for a number of days during the year. The total number of these holidays comes to 76 in a year.

The following figures represent an attempt at giving in detail the different elements, which constitute the net wages of the master-worker and the worker.



# WAGES.

Kind of work.	Wages of a worker per month.					Wages of a master worker per month				
	Wages earned in one month by five workers including the master.	Gross wages.	Deduction on account of the cost of yarn.	Deduction on account of Kasri	Net wages	Ordinary wages.	Deduction on account of the cost of yarn.	Savings of yarn money paid by 4 workers	Kasri paid by 4 workers	Total wages per month.
Sowzni ..	68 0 0	13 0 0	0 3 0 a rupee 2-7	0 3 0	10 6 0	13 0 0	1 3 6	4 14 0	0 12 0	17 6 6
Amlī ordinary work on raffle..	60 0 0	12 0 0	4 as. a rupee Rs. 3	0 3 0	8 13 0	12 0 0	1 8 0	6 0 0	0 12 0	17 4 0
Tila dozi ..	66 0 0	13 0 0	0-1-6 per rupee 1-3-6	0 3 0	11 9 6	13 0 0	0 5 3	4 11 0	0 12 0	17 9 9
Doori work ..	61 8 0	13 0 0	As. 4 per rupee 3-4-0	0 3 0	9 9 0	13 0 0	2 0 6	4 14 0	0 12 0	16 9 6



In the case of all trades except Amli, minimum wages that may be paid by the dealers to the master workers have been taken. In Amli, the highest wages paid have been considered. It will be seen, that the wages of both the master workers and the workers are the highest in Tiladozi work (Chikindozi), and lowest in Amli work. Wages are high in sowzni work also. Daily wages of the workers are given below :—

		Worker.			Master worker.			
Sowzni	..	0	5	0	0	10	0	
		about						
Amli	..	0	4	6	0	9	0	
Tiladozi	..	0	6	0	0	9	3	
Doori Work	..	0	5	0	about	0	9	0

Jalakdozi worker earns from 0-3-0 to 0-4-0 a day.

*Other amenities.*—The workers do not enjoy any amenities. During the working hours they consume some tobacco and enjoy some tea in the afternoon. This is supplied out of a fund raised jointly by all the workers. Khawja Noor-Din Pandit, an important dealer used to award gratuitous sums to all workers in years of good trade. The workers think of these things as belonging to the past, since competition has made it difficult for any firm to be as generous now.

*Standard of living of workers, masterworkers.*—With earnings so low as shown above, the standard of living of workers in general (including master workers) must be very low. When there are two or three adults in a family, the total earnings may be sufficient to allow the family a higher standard of living. With the workers, in most cases, it is difficult to make two ends meet, even if they restrict their wants to the barest necessities of life. Their position is worsened by the responsibility which they usually have of supporting a large family. The number of dependents on those actually employed in the industry will be found in the appendix. Add to this, the thriftlessness and bad social customs of the worker. Even if in days of good trade, the worker receives good wages or a gratuity as happened some years back—he will not think of the rainy day. The ordinary worker believes in the satisfaction of immediate wants and leaves the future to take care of itself. Social customs are as responsible for his misery as his lack of foresight. On occasions of the death of an elder or on marriages, he must spend sums, which are preposterously large. These factors are responsible for carrying him to the money lender just as in almost similar circumstances, the agriculturist falls into debt.



Money may be borrowed from money lenders, shop keepers and co-operative credit societies. Such debts come to Rs. 56,462. The average debt per adult worker is Rs. 16-7-0.

A statement will be found in the appendix showing the total amount of money borrowed by workers in different trades on interest and without interest. Debts without interest represent wage advances to workers which they have to pay back by remaining in the employ of the master worker till the sum is earned. Such sums are not debts strictly speaking. Other debts are those borrowed either from the money lender or from the co-operative credit societies. The money lender lends easy credit to those who, he thinks, are in a position to pay back the money easily. Thus it will be found in the statement already referred to, that workers in the Sowzni trade are more in debt than any other class of workers. Amli workers are the least in debt. This is because, the Sowzni workers till recently enjoyed a far better status in the industry than any other worker, both from the point of view of the skill he possessed and the wages he earned. For the opposite reasons, Amli workers have the smallest debts to pay. The money lender charges a rate of interest ranging from 25% to 37½ % per annum. Why the workers do not make sufficient use of the facilities of cheap money offered by the co-operative credit societies, will be discussed in the concluding chapter.

A number of family budgets have been appended to demonstrate the facts stated above.

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## CHAPTER X.

### CONCLUSION.

It remains now to have a retrospect of the ground covered, with a view to frame recommendations for the development of the industry.

We have seen that the process of production is simple. Four or five persons may work on the same piece of cloth and do the same kind of work on the designs, as outlined on its different parts. Being an art craft, an embroidered piece is valued for the quality of the design. The quality of the designs is accordingly of supreme importance in the development of the industry. So long as no attempt is made to improve the standard of the designs, to make them represent new ideas, there is no hope for embroiderers to find an expanding market for their goods. The designers are at present a separate class, though some of them have taken to the work of embroidery itself. Their work is only to imprint on the cloth designs that have been in use for years. The dealer who keeps a stock of old designs himself, often asks the designer to lay the outline of a particular design on the cloth. What is highly desirable now, is that an effort should be made to introduce new ideas in designs. This can be done only by schools of Art. The Technical Schools of the State have perhaps done little in this direction so far. The schools should not instruct the designers only, in the art of drawing new designs, but the student whose main aim is to learn embroidery should also be given a background of some knowledge of designing. The Industries department should set up a show room of new designs, drawn by students or workers, and award prizes to the best designers. From time to time, competitions may be arranged, calling for designs of high quality. It is essential also, in this connection, that some agency be established to criticize the work of embroiderers and their designs.

*Organization.*—Small scale production is characteristic of the industry. The unit of manufacture is the workshop, which generally employs five persons. As the industry is spread over a large area, and into hundreds of units, organization cannot be anything but defective.

Organization would evidently improve with the introduction of large scale production. It may be objected against this, that there would not be any considerable economies effected as fixed expenses like interest and rent are very low. That may be true. But as big workshops will be run by dealers, there would be a decided advantage of the much desired contact between him and his workers. It may be possible for him to introduce some sort of



division of labour. A still greater advantage will be the standardization of products of definite quality. Designs will improve. Such products will have surer market as the purchasers will have no doubts about their quality. Workers by coming together, may be able to demand and secure better conditions of employment. Above all, as we know, that the major part of the capital is invested in the purchase of cloth, there would be economy in the purchase of this important raw material. The encouragement of production in big workshops is therefore essential. Men of enterprise and ability there are in the industry. But they appear to be lacking in ambition, and their unwillingness to undertake risk is a greater handicap. Such dealers might require financial facilities. The Government will find that loans advanced to such persons will bear immediate fruit. The recommendation therefore, is that such dealers living in this State, as possess good knowledge of the art themselves, should be given loans on low rates of interest. The department of Industries would be responsible for knowing from month to month the progress made by the factory in the production of goods and the number sold.

Such manufacturers on a large scale will also stand in need of marketing facilities. This is discussed below.

*Master worker.*—From what has been said above, it will be clear that the presence of the dealer in the industry, is to be made a means of developing the industry. But if the industry does develop, if the number of goods produced and sold from year to year increases, while the conditions of those actually engaged in the work remains stationary, the development would be lop-sided, and not worth the name. The master worker receives very low wages for more than one function. His condition would improve, if (1) his wages are increased and if (2) he becomes an independent producer. The question of increase in his wages will be discussed with the problem of wages in general.

So far as it is possible for the master worker to improve his economic position by tearing off his connection with the dealer, it is desirable to know what outside help he stands in need of to be able to run his own workshop. A master worker bluntly put it thus. "We are not very much in need of money, though we would like to get it at cheap rates when we want to borrow. We want to know where to sell our products. Let the Government purchase our goods, we will run our workshops independently."

*Marketing.*—Importance of establishing markets not only in India, but all over the world, for the artistic products of Kashmir is great. In this connection, the recommendation of the Indian Industrial Commission of 1916, is enlightening. The Commission said—"An essential feature, in fact, of any attempt to develop cottage industries in India must be the opening up of new markets for the goods produced. Many of these industries have survived



because of their ability to satisfy the strongly marked local demands for special designs. But where production goes far afield, it is through agency of middlemen and merchants, who, however, have so far shown little enterprise or originality in the necessary directions ..... We need only mention the toy industry of Germany, the straw plaiting work of Luton, and the many cottage industries of Japan, as examples of what can be done when enterprise and organization take in hand the marketing of goods. This really pressing problem confronts anyone who would try to put the cottage industries of India on a better footing. Where a greater demand for their products has been created, the artisans have almost invariably sought on their own initiative to improve their means of production. .... Not a little of the industrial success of modern Japan is due to the attention that has been paid not only to the education and technical training of cottage workers, but to the building up of business organizations which take over the products of their industry and dispose of them all over the world."

High class designs and an efficient marketing organization will increase the demand for our embroideries. The increased demand will in itself induce artisans to introduce still better designs as was noted by the Industrial Commission.

The existing arrangement for the marketing of goods is highly disorganized. Hawking by small manufacturers and sale by dealers and other important manufacturers in some cities in India are the principal means of effecting the sale of embroidered goods. What is perhaps a recent improvement is the use which some manufacturers make of exhibitions in India for this purpose. Modern advertising methods are unknown to the manufacturers as a result of which a large part of the Indian market is untapped. The small attempt to invade the market abroad has been made by foreign firms. There is room for business for Indian dealers in this direction as well. The following recommendations if carried out will be helpful in setting the marketing organization of the industry on a sound footing :—

1. Dealers and other manufacturers should print catalogues, giving in detail the different kinds of embroidery work done on particular fabrics. Price of each work should be specified. Such catalogues giving names of important manufacturers, should be given wide publicity. Catalogues can be published by an association of the leading manufacturers in the industry. Sale of inferior stuff by traders is responsible for bringing the products into disrepute. A warning in the catalogue for purchasers, directing them to abstain from purchasing such goods, will be a safe guard against this. The Department of Industries should lend its support to the Association by offering to blacklist such manufacturers.

2. In some important cities in India, Government should establish shops, where samples of not only embroidery work would



be stocked and displayed, but also those of other art products of Kashmir. Such shops should be run by agents working on a commission basis. These agents would advertise the goods and book orders for manufacturers who might supply goods direct to purchasers, or through the agents.

3. In case, such shops would involve undue expenditure on rent of shops, etc., in some places in India, business connections may be developed with firms of reputation, which would be asked to do the same work as agents of Government shops elsewhere.

4. Facilities should be given to dealers for exhibiting their goods at industrial exhibitions.

5. The Government Co-operative Societies Department has so far confined its work only to the supply of credit facilities to agriculturists and artisans. Whereas the importance of such societies cannot be emphasized, it is realized now that both these classes require non credit facilities if all round improvement in their condition is to be brought about. The artisan in Kashmir can be given tangible help if sale societies are formed. An artisans' sale society would, in course of time, raise the marketing organization of the industry concerned to a high standard of perfection, by stocking goods of the producers and undertaking the responsibility for their sale. That this requires a highly developed sense of co-operation among the workers is a fact. But the co-operative credit societies can easily awaken their artisan members to their other needs and requirements.

*Financial facilities.*—The dealer and the small manufacturers require financial aid, if they are to be encouraged to carry production on a large scale. The master worker requires financial help to be relieved of the burden of the money lender. His need for such advances is greater, if he is to set up his own business. It has already been observed that the introduction of a system of advancing loans to deserving manufacturers is a matter which deserve early consideration of the Government. We want here, to note, that the cooperative credit department can be of great help to the artisans in this respect. There are at present 277 non-agricultural societies in Srinagar. The main function of such societies is the supply of credit to members. Out of this total number, there are 81 societies formed by embroiderers in different trades with a total working capital of Rs. 1,61,435. Loans are advanced by these societies to their members for several purposes, of which "payment to Sahukars", "household expenses," "construction of buildings", "trade purposes", "purchase of looms", etc., are some. It is recommended that all workers in the industry should be taught and encouraged to realize the value of entering such societies. When that is achieved, an increasingly high percentage of loans



should be advanced to members desiring to start independent business. It is considered necessary that the Industries Department should co-operate with the co-operative department by arranging occasional inspection of the work done and progress made by such borrowers. On that will depend the successful working of these societies, because loans granted will be easily recoverable.

*The workers.*—The majority of those employed in the industry consists of ordinary workers, numbering above 3000. As has been discussed already, the master workers, under whom the workers work, is not like the modern employer of an industry interested in making them work for long hours nor is he responsible for the low wages he receives. The worker works on a piece of cloth along with four other workers. It is in his interest to finish his work as soon as possible. Thus he tries to remain in the workshop for about ten hours a day. He gets low wages, in spite of his best efforts to hurry up with his work because the dealer pays the master workman very low wages for the whole work. The master worker suffers equally. The use of dishonest practices raises his wages hardly to annas 0-9-0 or annas 0-10-0 a day, while the worker gets only annas 0-5-0 a day. The master worker, however, is not without his share in making the workers' lot unenviable. It is to his advantage to employ children or boys of the ages of 10 or 12. He gives them training and when after some time they are worth something he pays them 0-1-0 or 0-2-0 as wages per day. He makes them work to his advantage, for he finds the result of their work of greater value than the sum he pays them as wages. Thus, boys who should have been in school and play-ground, are confined within the four walls of a dingy room. The parents of such boys, being generally poor, willingly allow such exploitation of their children. The two crying needs of the workers are higher wages and education of children, which will make their employment impossible and their future career as workers brighter. Higher wages for workers and master workers can undoubtedly be the result of an appeal to dealers to be more generous towards them. But a more dignified and effective weapon is the establishment of a strong organization among workers.

*Workers' organization.*—As the industry is distributed in so many workshops over a vast area, the workers seldom come together, the most important prerequisite condition for the development of a spirit of team work among them. Concerted action is further made impossible by the ignorance and poverty of the workers. It is therefore considered necessary that the Department of Industries should take the problem into its own hands. An association of important master workers and some workers may be formed with a Government official as its Secretary. The association would see if wages paid are reasonable, taking into consideration the profits made by the dealers. The fact that the recommendation in so far as it aims at imposing an organization on the labourers from above, is odd, is not lost sight of. It is advocated



because it is the only possible method of helping the workers, till they are educated. It is not desired, that the association will fix reasonable wages in the different branches of the industry, but the work of this body will be to persuade and even to compel the dealers to pay something more out of their high profits to the workers.

*Education.*—Compulsory primary education will certainly prove of immense benefit not only to the workers, but also to their employees. In the first place, it will put a stop to the highly demoralizing practice of employing children. It will make the worker more resourceful, more alert and intelligent. He will be a more efficient worker. He will demand higher wages from his employer and will succeed in his demand, for he might learn the advantages of collective bargaining. Against this it is alleged that workers educated in schools of the present day develop an aversion towards manual and artistic work. We cannot do better than quote the opinion of the Industrial Commission in this connection. The Commission said: "Some witnesses stated that the spread of education among the artisan classes tended to bring manual labour into contempt and that the sons of artisans educated beyond the primary stage, showed a distinct tendency to forsake their father's callings in favour of clerical work, but we think this view must be due to the wrong system of education that has been made possible." The years that have passed since this observation was made, have amply demonstrated its truth. If an industrial bias is imparted to the instruction given in our schools, not only will the student even in the primary stage learn to develop some faculties of his mind, but he will learn to make use of his hand as well. This will completely do away in the long run with the erroneous distinction that has arisen between intellectual and manual pursuits.

P. N. CHAKU.



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## APPENDICES

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# APPENDIX A.

## Workmen and dependents—Srinagar City.

Number of workers (whole time) in winter and part time in summer.		Approx % of children to work.		Approx % of children to work.		Dependents upon workman	Average num- ber of depen- dents to each	Approximate No. of subsi- diary work- ers.
Kind of work	Total	Adults	Children	Master workers.				
Sowzni ..	1,071	907	164	184	15.3	2,321	2.1	35
Amlī ..	591	452	139	151	23.5	808	1.3	3
Latha-cam ..	1,052	876	176	208	16.7	2,268	2.2	6
Jalakdozi ..	1,227	979	248	154	20.2	1,718	1.4	2
Tiladozi, Doorī, Chikindozi ..	204	150	54	41	26.4	365	1.8	..
Total ..	4,145	3,364	781	738	..	7,480	..	..

\* Included in the total number.

1 Percentage should have been higher, but for fine silk embroidery workers having been counted in this kind of work. On account of skill and type of work they should have been classed with sowzni.

2 On account of the same cause as for 1 the average is higher.



# APPENDIX B.

## System of production—Workshops.

Kinds of work.	Total No. of workshops.	Workshops having following workers			Percentage of workshops with 1 to 10 Workers.	Total No. of workers.	Average number of workers per workshop.
		1 to 5	5 to 10	10 to 20 and above.			
Sowzni	..	184	106	60	18	90	1,071
Amli	..	151	103	27	21	87	591
Latha cam	..	208	130	54	24	89	1,052
Jalakdozi, Tiladozi and	154	83	43	28	82	204	1,227
Chikindozi	..	41	29	10	2	98	5
Total	..	738	451	194	93	4,145	8



# APPENDIX C.

## System of production—Workshops.

Kind of work.	Total number of workshops.	No. of whole-time workshops to whom fabrics are supplied by dealers.	Number of workshops where workers lead it as a subsidiary occupation. In all such cases fabrics are supplied by dealers.	Percentage of total workshops to whom fabrics are supplied by dealers. (3 plus 4 over 2)	No. of whole-time workshops who work independently.	Percentage of independent workshops out of total.
1. Sowzni ..	184	159	35	86%	25	4%
2. Amlī ..	151	149	3	98%	2	2%
3. Latha cam ..	208	160	6	77%	48	23%
4. Jalakdozi ..	154	136	2	88%	18	12%
5. Tiladozi and Chikindozi ..	41	36	nil	88%	5	12%
Total ..	738	640			98	



# APPENDIX D.

## Volume of production Wages.

Kind of work.	Number of workers.	Production by value per year (cost of embroidery alone)	Average ratios of supervision charges and cost of material to the whole in column 2.	Total charges supervision and cost of material calculated.	Wages alone 2 to 4	Approximate average monthly wages of workers thus calculated.
Sowzni ..	1,071	1,38,763	3	26,018 1 0	1,12,744 15 0	8 12 0
Amlī ..	591	70,374	16	17,593 8 0	52,780 8 0	7 5 0
Latha-cam (Silk 7 cotton) ..	1,052	1,86,555	16	58,298 7 0	1,28,256 9 0	10 2 0
Jalakdozi (Wool-len embroidery) ..	1,227	2,20,341	**Not fixed.	..	..	..
Tiladozi (gold-thread) ..	204	16,539	..	..	..	..
Total ..	4,145	6,32,572	..	..	..	..

\*\* Not fixed on account of the peculiar nature of work.



# APPENDIX E.

## Capital invested in the industry.

Kind of work.	No. of workshops.	** Capital invested	Average capital per workshop.	Production per year.	Capital ratio, i.e., Production capital.
Sowzni ..	184	35,806	194/9	1,38,763	3.88
Amlī ..	151	12,236	81/0	70,374	5.75
Latha-cam ..	208	58,606	281/12	1,86,555	3.18
Jalakdozi ..	154	36,405	236/6	2,20,341	6.05
Tiladozi ..	41	2,805	68/6	16,539	5.96
Total ..	738	1,45,858	..	6,32,572	Average ratio 4.97, say 5.

Note :—Figures relate to Srinagar city only.  
 \*\* Kindly see the report to see what it includes.



## APPENDIX F

*Cost of Production C.*

(Sowzni embroidery on Pashmina).

*Saree Pashmina with blouse (embroidered border and Palla).**7yards  $\times$   $1\frac{1}{2}$  yards.*

					Rs.	A.	P.
(a)	Cost of Pashmina 7 $\times$ $1\frac{1}{2}$	Rs. 30 to 70 say	..	..	50	0	0
(b)	Dyeing charges	.. ..	..	..	..	0	12 0
(c)	Designer's charges	.. ..	..	..	..	0	12 0
*(d)	Wages and cost of threads, etc.,	Rs. 30 to Rs. 70 or more say..	..	..	50	0	0
				Total	..	100	8 0

Sale price of such an article varies from Rs. 120 to Rs. 150.

*No. 2 Jama-all over worked, crescent design :—*

(a)	Cost of (finer) pashmina $3\frac{1}{2}$ yd. $\times$ $1\frac{1}{2}$ yd.	Rs. 20 to 50.	..	..	..	35	0 0
(b)	Dyeing charges ..	.. ..	..	..	..	0	8 0
(c)	Designing (Elaborate free hand)	.. ..	..	..	..	5	0 0
*(d)	Wage and all.....Average quality	.. ..	..	..	..	170	0 0
				Total	..	211	0 0

Sale prices varies between Rs. 250 to Rs. 300.

*No. 3. Bordered and Palladar shawls  $3\frac{1}{2} \times 1\frac{1}{2}$  yards.—*

(a)	Cost of Pashmina cloth	.. ..	..	..	..	40	0 0
(b)	Dyeing charges ..	.. ..	..	..	..	0	8 0
(c)	Designing charges	.. ..	..	..	..	2	0 0
†(d)	Wages and all (average quality)	.. ..	..	..	..	50	0 0
				Total	..	112	8 0

Sale prices goes upto Rs. 150.

\*Cost of yarn and supervision charges amount to -/3/- per rupee of total wages paid in Sowzni work.

†Wages for embroidery vary greatly.



## APPENDIX F—(continued).

Cost of production A.

(Amlī or raffle cloth embroidery)

Raffle shawls with borders and palla only embroidered single sided.

						Rs.	A.	P.
(a)	Cost of raffle cloth $3 \times 1\frac{1}{2}$ yards.	..	..	..	..	4	2	0
(b)	Dyeing charges .. .. .	..	..	..	..	0	2	0
(c)	Designing charges .. .. .	..	..	..	..	0	1	0
(d)	Laces on two long borders (kinaree) .. .. .	..	..	..	..	0	1	0
(e)	Wages (single sided) (double sided) Rs. 3. .. .. .	..	..	..	..	2	0	0
Total .. .. .						6	6	0

Sale prices between Rs. 7 and annas eight and Rs. 8.

No. 2 Saree raffle  $7 \times 1\frac{1}{2}$  yards.

(a)	Cost of raffle cloth 7 yards.	..	..	..	..	8	12	0
(b)	Dyeing charges .. .. .	..	..	..	..	0	3	0
(c)	Designing charges .. .. .	..	..	..	..	0	2	0
(d)	Wages (anything from Rs. 2 to Rs. 10).. .. .	..	..	..	..	5	0	0
(e)	Washing, pressing, etc. .. .. .	..	..	..	..	0	3	0
Total .. .. .						14	4	0

Such an article may sell for any amount between Rs. 15 and 20 ..

No. 3 Roomal  $1\frac{1}{2}$  yd. square.

(a)	Cost of cloth .. .. .	..	..	..	..	2	1	0
(b)	Dyeing charges .. .. .	..	..	..	..	0	1	0
(c)	Designing charges .. .. .	..	..	..	..	0	0	6
(d)	Wages Rs. 2 to Rs. 2-8-0 say .. .. .	..	..	..	..	2	0	0
Total .. .. .						4	5	6

Such roomal may sell for any amount between Rs. 4-8-0 and 5-8-0.



*Cost of production B.*

(Silk embroidery on silk cloth)

*Bed Covers (single bed)  $2\frac{1}{2} \times 1\frac{1}{2}$  yd.*

	Rs.	A.	P.
(a) Cost of Spun silk $2\frac{1}{2} \times 1\frac{1}{2}$ yd. weight 9 chattaks -9- per chattak ..	5	1	0
(b) Beeding or fringing charges .. .. .	0	6	0
(c) Designer's charges .. .. .	0	8	0
(d) Wages including cost of raw material and master worker's charges ..	10	0	0
(e) Washing, etc .. .. .	0	4	0
Total ..	16	3	0

Sale prices of such an article varies from Rs. 20 to Rs. 25 and sometimes goes upto Rs. 30 leaving corresponding margin of profits to dealers.

*No. 2 Dressing gown—silken.*

(a) Silk cloth superior 2 yards. 5 chattaks at 0-10-0 per chattak ..	3	2	0
(b) Designer (Kalmi work) .. .. .	0	5	0
(c) Tailoring charges .. .. .	0	8	0
(d) Wages (12 days' work for one worker) .. .. .	3	12	0
(e) Cost of silk thread and supervision charges .. .. .	2	0	0
(f) Washing, etc. .. .. .	0	5	0
Total ..	10	0	0

Sale price varies from Rs. 12 to Rs. 16.

*No. 3. Table Cloth small  $1\frac{1}{2}$  yard square.*

(a) Cloth $1\frac{1}{2}$ yard square .. .. .	0	14	0
(b) Designer .. .. .	0	1	0
(c) Freight charges .. .. .	0	1	0
(d) Silk thread and supervision .. .. .	0	11	0
* (e) Wages to workman .. .. .	1	4	0
Total ..	2	15	0

Sale price may vary from Rs. 4 to Rs. 6.

\*This varies greatly.



## APPENDIX F—Continued.

						Rs. A. P.
<i>Curtain silk 3 yd. <math>\times</math> <math>1\frac{1}{2}</math> yd.</i>						
(a)	Cost of cloth ..	..	..	..	..	4 6 0
(b)	Fringing charges ..	..	..	..	..	0 8 0
(c)	Designing charges ..	..	..	..	..	0 2 0
* (d)	Wages Rs. 4 to Rs. 20 say ..	..	..	..	..	10 0 0
Total						<u>15 0 0</u>

Sale prices may vary from Rs. 20 to Rs. 25.

No. 5. *Sarees with blouse  $7\frac{1}{2}$  yd.  $\times$   $1\frac{1}{2}$  yd.*

(a)	Cost of cloth, 7 yd. $\times$ $1\frac{1}{2}$ yd. ..	..	..	..	..	14 0 0
(b)	Dyeing charges ..	..	..	..	..	0 8 0
(c)	Designing charges ..	..	..	..	..	0 4 0
* (d)	Wages, etc., Rs. 5 to Rs. 30 say ..	..	..	..	..	15 0 0
Total						<u>29 12 0</u>

\*This varies greatly.



## APPENDIX G.

*Family budgets of masterworkers and workers in different types of embroidery.*

Masterworkers					Workers					
Sowzni workers.										
Habib Ullah, Khanda Bawn Ward 5. Monthly income Rs. 19, family of six members.					Ahad Baba. Monthly income Rs. 11-4-0 Family of four members.					
			R.	A.	P.			Rs.	A.	P.
Rice ..	..	..	7	0	0	Rice ..	..	4	8	0
Vegetables ..	..	..	1	8	0	Vegetables ..	..	1	0	0
Spices ..	..	..	1	4	0	Spices ..	..	0	12	0
						Tobacco ..	..	0	4	0
Fuel ..	..	..	2	0	0	Fuel ..	..	1	4	0
						Oil for light. ..	..	0	8	0
Oil for light ..	..	..	0	12	0	Clothing ..	..	1	0	0
Clothing ..	..	..	3	0	0	Miscellaneous ..	..	2	0	0
Miscellaneous ..	..	..	3	0	0					
						Total	..	11	6	0
Total	..	..	18	8	0					

Amli (raffle)					No.								
Mohd. Din (Amda Kadal) Ward No. 8					Income Rs. 6-8-0.								
Income per month 15 family of five membrs					Family of four members								
Rice	..	..	6	8	0	Rice	..	..	4	0	0		
Vegetables	..	..	1	0	0	Vegetables	..	..	0	12	0		
Spices	..	..	1	8	0	Spices	..	..	0	12	0		
Tobacco	..	..	0	8	0	Tobacco	..	..	0	4	0		
Fuel	..	..	2	4	0	Fuel	..	..	1	0	0		
Light	..	..	1	12	0	Light	..	..	0	6	0		
Clothing	..	..	2	0	0	Clothing	..	..	0	12	0		
Miscellaneous	..	..	1	0	0	Miscellaneous	..	..	0	4	0		
Total			..	16	8	0	Total			..	8	2	0

Jalakdozi					No. 3.				
Smad Ullah Parah, Damager Pora Ward No. 8 Income Rs. 30 including Brother worker. Family of 6 members.					Income 7-8-0 Family of 4 members.				

Rice ..	..	..	7	0	0	Rice ..	..	4	8	0
Spices ..	..	..	2	0	0	Vegetables ..	..	1	0	0
Fuel ..	..	..	3	0	0	Spices ..	..	1	0	0
Clothing ..	..	..	6	0	0	Fuel ..	..	1	8	0
Vegetables ..	..	..	2	8	0	Clothing ..	..	1	0	0
Tea, tobacco ..	..	..	2	0	0	Tobacco ..	..	0	8	0
Electric ..	..	..	1	6	0	Light ..	..	0	6	0
Miscellaneous ..	..	..	4	8	0	Miscellaneous ..	..	0	8	0
Total	..	29	6	0	Total	..	10	6	0	













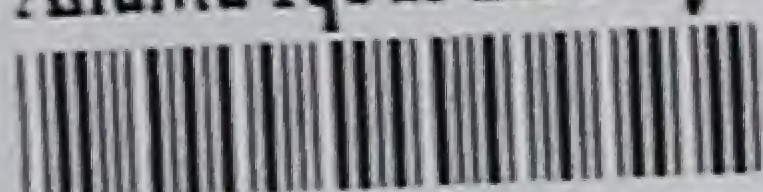
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